

**Information to identify the case:**

Debtor 1	<b>Michael D. Haer</b>	Social Security number or ITIN	<b>xxx-xx-2966</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Brenda L. Haer</b>	Social Security number or ITIN	<b>xxx-xx-8345</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-70293-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael D. Haer

Brenda L. Haer

8/25/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael D. Haer  
 Brenda L. Haer  
 Debtors

Case No. 15-70293-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: aala  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Aug 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2020.

db/jdb  
 14032620 +Michael D. Haer, Brenda L. Haer, 305 Salisbury Street, Meyersdale, PA 15552-1415  
 14032621 +1st Peoples Community, P.O. Box 1377, Cumberland, MD 21501-1377  
 14032622 +AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129  
 14032622 +Bernard C. John, Esq., AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205,  
 Monroeville, PA 15146-2371  
 14032627 Collection Service Center, Inc., 839 5th Avenue, P.O. Box 560,  
 New Kensington, PA 15068-0560  
 14032630 +First Consumer Discount Company, 67 Erie Avenue, P.O. Box 566, Saint Marys, PA 15857-0566  
 14032631 +First National Bank of Pennsylvania, c/o AAS Debt Recovery Inc., 2526 Monroeville Blvd.,  
 Monroeville, PA 15146-2358  
 14032632 +First National Bank of Pennsylvania, 1 FNB Blvd., Hermitage, PA 16148-3363  
 14032633 First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3487  
 14032635 +Fredmeyers/cbna, P.O. Box 2017, Elgin, IL 60121-2017  
 14048799 +Lakeview Loan Servicing, LLC, M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288  
 14032642 +Springleaf, Richland Square, 1397 Eisenhower Blvd., Suite 100, Johnstown, PA 15904-3267  
 14032647 +Unknown Creditor, 2410 Broad Avenue, Altoona, PA 16601-1940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2020 03:50:57  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2020 03:50:57 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14066097 EDI: AIS.COM Aug 26 2020 07:33:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 14039333 EDI: AIS.COM Aug 26 2020 07:33:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 14032625 EDI: CITICORP.COM Aug 26 2020 07:33:00 Citicards Cbna, Centralized Bankruptcy Department,  
 P.O. Box 20363, Kansas City, MO 64195  
 14032623 +E-mail/Text: bankruptcy@cavps.com Aug 26 2020 03:51:26 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 14035194 +E-mail/Text: bankruptcy@cavps.com Aug 26 2020 03:51:27 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14032626 +EDI: CKSFINANCIAL.COM Aug 26 2020 07:33:00 Cks Financial, 505 Independence Parkway St.,  
 Chesapeake, VA 23320-5178  
 14032628 +E-mail/Text: bdsupport@creditmanagementcompany.com Aug 26 2020 03:51:29  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14032629 EDI: DISCOVER.COM Aug 26 2020 07:33:00 Discover Financial Services, LLC, P.O. Box 15316,  
 Wilmington, DE 19850  
 14037655 EDI: DISCOVER.COM Aug 26 2020 07:33:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14071792 EDI: ECAST.COM Aug 26 2020 07:33:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 14032634 +EDI: AMINFOFP.COM Aug 26 2020 07:33:00 First Premier Bank, 601 S. Minnesota Avenue,  
 Sioux Falls, SD 57104-4868  
 14032636 EDI: CBS7AVE Aug 26 2020 07:33:00 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
 14032624 EDI: JPMORGANCHASE Aug 26 2020 07:33:00 Chase Bank USA, NA, P.O. Box 15298,  
 Wilmington, DE 19850  
 14032638 E-mail/Text: camanagement@mtb.com Aug 26 2020 03:50:37 M&T Bank,  
 Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288  
 14032637 E-mail/Text: camanagement@mtb.com Aug 26 2020 03:50:37 M&T Bank, P.O. Box 62182,  
 Baltimore, MD 21264-2182  
 14032639 +EDI: MID8.COM Aug 26 2020 07:33:00 Midland Credit Management, Inc., 8875 Aero Drive,  
 Suite 200, San Diego, CA 92123-2255  
 14032640 +EDI: MID8.COM Aug 26 2020 07:33:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 14032641 +EDI: AGFINANCE.COM Aug 26 2020 07:33:00 OneMain Financial, P.O. Box 499,  
 Hanover, MD 21076-0499  
 14094680 EDI: PRA.COM Aug 26 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14047106 EDI: AGFINANCE.COM Aug 26 2020 07:33:00 SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14032644 EDI: AGFINANCE.COM Aug 26 2020 07:33:00 Springleaf Financial Services,  
 1450 Scalp Avenue, Suite 120, Johnstown, PA 15904  
 14032643 EDI: AGFINANCE.COM Aug 26 2020 07:33:00 Springleaf Financial Services, P.O. Box 742536,  
 Cincinnati, OH 45274-2536  
 14032645 +EDI: RMSC.COM Aug 26 2020 07:33:00 Synccb/ashley Homestore, 950 Forrer Boulevard,  
 Dayton, OH 45420-1469  
 14032646 +EDI: AFFILIATEDGRP.COM Aug 26 2020 07:33:00 The Affiliated Group I, P.O. Box 7739,  
 Rochester, MN 55903-7739  
 14032648 +EDI: VERIZONCOMB.COM Aug 26 2020 07:33:00 Verizon, 500 Technology Drive, Suite 30,  
 Weldon Spring, MO 63304-2225

District/off: 0315-7

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Aug 25, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14032649 +EDI: BLUESTEM Aug 26 2020 07:33:00 Webbank/Fingerhut, 6250 Ridgewood Plaza,  
Saint Cloud, MN 56303-0820

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
cr\* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Jeffrey Wayne Ross on behalf of Debtor Michael D. Haer jross@shepleylaw.com,  
jeffreywross@hotmail.com;bk@shepleylaw.com;ldeist@shepleylaw.com  
Jeffrey Wayne Ross on behalf of Joint Debtor Brenda L. Haer jross@shepleylaw.com,  
jeffreywross@hotmail.com;bk@shepleylaw.com;ldeist@shepleylaw.com  
Jon A. McKechnie on behalf of Joint Debtor Brenda L. Haer jmckechnie@shepleylaw.com,  
bk@shepleylaw.com  
Jon A. McKechnie on behalf of Debtor Michael D. Haer jmckechnie@shepleylaw.com,  
bk@shepleylaw.com  
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9